



If you're a small business owner and haven't been able to provide health coverage for your employees, now there's help!

The **Health Insurance Partnership** is designed for small business owners that have been unable to provide health coverage to their employees due to high premiums and administrative costs. Under the **Partnership**, your small business may be eligible to receive a subsidy that helps provide health coverage services and rewards participating individuals for efforts to improve their health and/or manage chronic disease.

WHO IS ELIGIBLE?

- Small businesses with 2 to 9 full-time employees earning an average yearly wage below \$50,000 that have not offered health coverage to their employees in the previous 12 months.

WHAT IS REQUIRED?

- Qualifying is easy! Eligible businesses simply choose from a selection of health coverage plans that include wellness and prevention programs, and establish a Section 125 payroll deduction so that employee premium contributions are made on a pre-tax basis.

WHY SHOULD I PARTICIPATE?

- Lower your health coverage costs as much as 50%.
- Help to provide affordable coverage – and peace of mind - for your employees and their families.
- Make your business more competitive and improve employee retention.
- Help your employees stay healthy and productive.

HOW DO I SIGN UP?

- Registration is easy! Simply work with your local insurance agent or broker to register for the **Partnership** and to find the right health care plan for your business.

Additional information on the Health Insurance Partnership is available at <http://mhcc.maryland.gov/partnership> or by calling 410-764-3460.

PRE-ENROLLMENT BEGINS SEPTEMBER 2008. COVERAGE BEGINS OCTOBER 2008.